

- 10: Service provider (Financial institute)
- 11: Household account server
- 12: Household account information
- 13: Account system
- 14: Bank accounts
- 15: Information processing module
- 20: Information processing company
- 21: Credit company
- 31: Account information updating section
- 32: User input assisting section
- 33: Viewing and editing feature
- 34: Notification feature
- 35: Household account updating section
- 36: Browser
- 37: Mail
- 41: Advertisement module
- 42: Statistics processing feature
- 43: Statistics information

4. Claims:

Claim 1

A hosting service system of household account information, comprising:

a user terminal connected to a network; and

a service provider connected to said network for providing said user terminal with household account information including a plurality of items for each user,

wherein said service provider adds additional information to predetermined items in the household account

information of each user and provides to said user terminal, wherein the additional information is based on the analysis results regarding said household account information.

Claim 2

The hosting service system according to claim 1, further comprising:

an information processing module for analyzing said household account information and providing additional information based on the analysis results.

Claim 3

The hosting service system according to claim 2, wherein said information processing module is provided by an information processing company that is connected to said service provider over a network.

Claim 4

The hosting service system according to claim 1, wherein the household account information provided by said service provider has its contents of a plurality of items updated on the basis of a change of contents in bank account information of each user.

Claim 5

The hosting service system according to claim 1, wherein said service provider provides household account information, wherein income and expenditure items are subdivided on the basis of a request from said user terminal, and sends a

predetermined notice to said user terminal on the basis of set notification conditions from said user terminal.

Claim 6

A household account server for providing household account information to a user terminal connected to a network, comprising:

an account information updating feature for updating account information in response to update of bank account data and reflecting in the household account information;

an information adding feature for adding information to the household account information in response to additional information about marketing; and

a notification feature for notifying the account information updated by said account information updating feature and the information added by said information adding feature to said user terminal.

Claim 7

The household account server according to claim 6, further comprising:

an information processing module for analyzing said household account information and generating additional information about an advertisement, wherein said information adding feature adds the information generated by said information processing module to said household account information.

Claim 8

The household account server according to claim 6, wherein said information adding feature adds information about an advertisement that is created by an external institute connected via network as analysis results of said household account information to said household account information.

Claim 9

An account information providing server for providing managed account information to a user terminal connected to a network, comprising:

view request accepting means for accepting a view request from said user terminal;

notification conditions accepting means for accepting the setting of notification conditions from said user terminal; and

account information providing means for providing the account information to said user terminal on the basis of the view request accepted by said notification conditions accepting means and for providing the account information to said user terminal if it matches the notification conditions accepted by said notification conditions accepting means.

Claim 10

The account information providing server according to claim 9, further comprising:

adding means for adding advertisement information to the account information as a result of an analysis of said account information, wherein said account information providing means provides the account information added with

said advertisement information to said user terminal.

Claim 11

A household account information processing server, comprising:

acquiring means for acquiring household account information from a server that holds household account information;

analyzing means for analyzing said acquired household account information;

determining means for determining additional information to be added to said household account information on the basis of analysis results by said analyzing means; and

output means for outputting said additional information determined by said determining means to said server.

Claim 12

A method for providing household account information to a user terminal connected to a network using the network, comprising the steps of:

generating household account information on the basis of bank account information of each user;

adding additional information to items held by said household account information, wherein the additional information is based on an analysis of said generated household account information; and

providing said household account information with the items of said additional information added to said user terminal.

Claim 13

The method according to claim 12, wherein the step of generating household account information further comprising the step of:

subdividing income and expenditure items from said bank account information to generate household account information; and

providing said generated household account information to said user terminal on the basis of a view request from said user terminal.

Claim 14

The method according to claim 12, further comprising the steps of:

accepting notification conditions set by said user terminal; and

sending a notice to said user terminal if said household account information matches said accepted notification conditions.

Claim 15

The method according to claim 12, further comprising the steps of:

providing said household account information to a information processing company connected over a network;

receiving advertisement information generated by said information processing company on the basis of an analysis of said household account information; and

adding said received additional information to items held by said household account information.

Claim 16

The method according to claim 12, further comprising the steps of:

acquiring information from other financial institutions over a network; and

generating household account information on the basis of said acquired information.

Claim 17

A storage medium storing a program readable by input means of a computer and executed by the computer, the program comprising:

processing for generating household account information, wherein income and expenditure items are subdivided on the basis of bank account information;

processing for adding additional information to said household account information on the basis of an analysis of said generated household account information; and

processing for providing said household account information with said additional information added to said user terminal.

Claim 18

The storage medium according to claim 17, the program further comprising:

processing for accepting notification conditions from

said user terminal; and

processing for sending a notice to said user terminal if said household account information matches said accepted notification conditions.

Claim 19

A storage medium storing a program readable by input means of a computer and executed by the computer, the program comprising:

processing for acquiring household account information from a household account server that holds household account information;

processing for analyzing said acquired household account information;

processing for determining additional information to be added to said household account information on the basis of analysis results; and

processing for outputting said determined additional information to said household account server.